

**Information to identify the case:**

Debtor 1	<u>Eugene A Leimberg</u>	Social Security number or ITIN	xxx-xx-7444
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lynne A Leimberg</u>	Social Security number or ITIN	xxx-xx-7258
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-13700-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eugene A Leimberg

Lynne A Leimberg

9/6/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eugene A Leimberg  
Lynne A Leimberg  
Debtors

Case No. 14-13700-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

Date Rcvd: Sep 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2017.

db/jdb +Eugene A Leimberg, Lynne A Leimberg, 8 Brenner Court, Brick, NJ 08724-2042  
r +Brokers 3 Realtors, 675 Broad St., Shrewsbury, NJ 07702-4201  
lm +PNC Mortgage, 6 North Main Street, Dayton, OH 45402-1908  
514562503 +Aa Action Collection, 517 S Livingston Ave, Livingston, NJ 07039-4349  
514562507 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
514562508 Eastern Account System Inc., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837  
514877498 +PNC Bank, National Association, 3232 Newmark Drive, B6-YM14-01-3,  
Miami, OH 45342-5421  
514562511 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 06 2017 23:32:58 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 06 2017 23:32:55 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
514562504 EDI: BANKAMER.COM Sep 06 2017 23:13:00 Bank Of America, N.a., 4161 Piedmont Pkwy,  
Greensboro, NC 27410  
514882662 +EDI: BANKAMER.COM Sep 06 2017 23:13:00 Bank of America, N.A., Bankruptcy Department,  
P.O. Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012  
514562505 EDI: CAPITALONE.COM Sep 06 2017 23:13:00 Cap One, Po Box 85015, Richmond, VA 23285  
514562506 EDI: CAPITALONE.COM Sep 06 2017 23:13:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
PO Box 30285, Salt Lake City, UT 84130-0285  
514709104 EDI: CAPITALONE.COM Sep 06 2017 23:13:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
514562509 E-mail/Text: bnc@nordstrom.com Sep 06 2017 23:32:21 Nordstrom Fsb,  
Attention: Account Services, PO Box 6566, Englewood, CO 80155-6566  
514562510 +E-mail/Text: bnc@nordstrom.com Sep 06 2017 23:32:21 Nordstrom Fsb, Po Box 6555,  
Englewood, CO 80155-6555

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty ##+Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 101, PO Box 1024,  
Mountainside, NJ 07092-0024

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 08, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor PNC Bank, National Association  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Jill Manzo on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com  
Marc C. Capone on behalf of Debtor Eugene A Leimberg mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 17

Date Rcvd: Sep 06, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Marc C. Capone on behalf of Joint Debtor Lynne A Leimberg mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com

Michael Frederick Dingerdissen on behalf of Creditor BANK OF AMERICA , N.A.  
nj.bkecf@fedphe.com

R. A. Lebron on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com

Tammy L. Terrell on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com  
TOTAL: 10